



99TH GENERAL ASSEMBLY

State of Illinois

2015 and 2016

SB1820

Introduced 2/20/2015, by Sen. Don Harmon

SYNOPSIS AS INTRODUCED:

205 ILCS 510/5	from Ch. 17, par. 4655
205 ILCS 510/9.5 new	
205 ILCS 510/10	from Ch. 17, par. 4660

Amends the Pawnbroker Regulation Act. Provides that every pawnbroker shall record an accurate account and description of all goods, articles, and other things purchased or received for the purpose of resale or loan collateral by the pawnbroker from any source, including other pawnshop locations owned by the same pawnbroker, not in the course of a pledge or loan, the time of such purchase or receipt and the name and address of the person or business which sold or delivered such goods, articles, or other things to the pawnbroker. Further provides that no personal property received on deposit or pledge or purchased by any pawnbroker shall be sold or permitted to be redeemed or removed from the place of business or transferred to another pawnshop location of such pawnbroker for a period of 7 days (rather than 48 hours) after the delivery of the copy and statement required by the Act. Prohibits any pawnbroker from receiving or purchasing any article if the serial number or manufacturer's identification number on the article has been altered or removed in any way.

LRB099 06493 MGM 26565 b

1 AN ACT concerning regulation.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Pawnbroker Regulation Act is amended by
5 changing Sections 5 and 10 and by adding Section 9.5 as
6 follows:

7 (205 ILCS 510/5) (from Ch. 17, par. 4655)

8 Sec. 5. Record requirements.

9 (a) Except in municipalities located in counties having
10 3,000,000 or more inhabitants, every pawn and loan broker shall
11 keep a standard record book that has been approved by the
12 sheriff of the county in which the pawnbroker does business. In
13 municipalities in counties with 3,000,000 or more inhabitants,
14 the record book shall be approved by the police department of
15 the municipality in which the pawn or loan broker does
16 business. At the time of each and every loan or taking of a
17 pledge, an accurate account and description, in the English
18 language, of all the goods, articles and other things pawned or
19 pledged, the amount of money, value or thing loaned thereon,
20 the time of pledging the same, the rate of interest to be paid
21 on such loan, and the name and residence of the person making
22 such pawn or pledge shall be printed, typed, or written in ink
23 in the record book. Such entry shall include the serial number

1 or identification number of items received which bear such
2 number. Except for items purchased from dealers possessing a
3 federal employee identification number who have provided a
4 receipt to the pawnbroker, every pawnbroker shall also record
5 in his book, an accurate account and description, in the
6 English language, of all goods, articles and other things
7 purchased or received for the purpose of resale or loan
8 collateral by the pawnbroker from any source, including other
9 pawnshop locations owned by the same pawnbroker, not in the
10 course of a pledge or loan, the time of such purchase or
11 receipt and the name and address of the person or business
12 which sold or delivered such goods, articles, or other things
13 to the pawnbroker. No entry in such book shall be erased,
14 mutilated or changed.

15 (b) Every pawnbroker shall require identification to be
16 shown him by each person pledging or pawning any goods,
17 articles or other things to the pawnbroker. If the
18 identification shown is a driver's license or a State
19 identification card issued by the Secretary of State and
20 contains a photograph of the person being identified, only one
21 form of identification must be shown. If the identification
22 shown is not a driver's license or a State identification card
23 issued by the Secretary of State and does not contain a
24 photograph, 2 forms of identification must be shown, and one of
25 the 2 forms of identification must include his or her residence
26 address. These forms of identification shall include, but not

1 be limited to, any of the following: driver's license, social
2 security card, utility bill, employee or student
3 identification card, credit card, or a civic, union or
4 professional association membership card. In addition, in a
5 municipality with a population of 1,000,000 or more
6 inhabitants, if the customer does not have an identification
7 issued by a governmental entity containing a photograph of the
8 person being identified, the pawnbroker shall photograph the
9 customer in color and record the customer's name, residence
10 address, date of birth, social security number, gender, height,
11 and weight on the reverse side of the photograph. If the
12 customer has no social security number, the pawnbroker shall
13 record this fact.

14 A county or municipality, including a home rule unit, may
15 regulate a pawnbroker's identification requirements for
16 persons pledging or pawning goods, articles, or other things to
17 the pawnbroker in a manner that is not less restrictive than
18 the regulation by the State of a pawnbroker's identification
19 requirements for persons pledging or pawning goods, articles,
20 or other things. A home rule unit may not regulate a
21 pawnbroker's identification requirements for persons pledging
22 or pawning goods, articles, or other things to the pawnbroker
23 in a manner less restrictive than the regulation by the State
24 of a pawnbroker's identification requirements for persons
25 pledging or pawning goods, articles, or other things. This
26 Section is a limitation under subsection (i) of Section 6 of

1 Article VII of the Illinois Constitution on the concurrent
2 exercise by home rule units of the powers and functions
3 exercised by the State.

4 (c) A pawnbroker may maintain the records required by
5 subsection (a) in computer form if the computer form has been
6 approved by the Commissioner, the sheriff of the county in
7 which the shop is located, and the police department of the
8 municipality in which the shop is located.

9 (d) Records, including reports to the Secretary,
10 maintained by pawnbrokers shall be confidential, and no
11 disclosure of pawnbroker records shall be made except
12 disclosures authorized by this Act or ordered by a court of
13 competent jurisdiction. No record transferred to a
14 governmental official shall be improperly disclosed, provided
15 that use of those records as evidence of a felony or
16 misdemeanor shall be a proper purpose.

17 (e) Pawnbrokers and their associations may lawfully give
18 appropriate governmental agencies computer equipment for the
19 purpose of transferring information pursuant to this Act.

20 (Source: P.A. 96-1038, eff. 7-14-10.)

21 (205 ILCS 510/9.5 new)

22 Sec. 9.5. Altered property; serial number and
23 manufacturer's identification number. No pawnbroker shall
24 receive or purchase any article if the required serial number
25 or manufacturer's identification number on the article has been

1 altered or removed in any way.

2 (205 ILCS 510/10) (from Ch. 17, par. 4660)

3 Sec. 10. Sale of property. No personal property received on
4 deposit or pledge or purchased by any pawnbroker shall be sold
5 or permitted to be redeemed or removed from the place of
6 business or transferred to another pawnshop location of such
7 pawnbroker for a period ~~the space~~ of 7 days ~~48 hours~~ after the
8 delivery of the copy and statement required by Section 7 of
9 this Act required to be delivered to the officer or officers
10 named therein. If the pawner or pledger fails to repay the loan
11 during the period specified on the pawn ticket, the pawnbroker
12 shall automatically extend a grace period of 30 days from the
13 default date on the loan during which the pawnbroker shall not
14 dispose of or sell the personal property pledged. The parties
15 may agree to extend or renew a loan upon terms agreed upon by
16 the parties, provided the terms comply with the requirements of
17 this Act.

18 (Source: P.A. 90-477, eff. 7-1-98.)